

Imaged Certificate of Notice Page 1 of 3
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHELLE HELEN RECKTOSH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-20385

Chapter 13

Document No.: 82

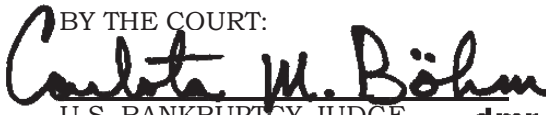
ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 22nd day of September, 20 17, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
9/22/17 9:30 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE **dmr**

Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Michelle Helen Recktosch
DebtorCase No. 12-20385-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr

Page 1 of 2

Date Rcvd: Sep 22, 2017

Form ID: pdf900

Total Noticed: 40

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db +Michelle Helen Recktosch, 1036 Kentucky Blue Drive, West Mifflin, PA 15122-3106
 intp +Allegheny Clinic, Attn: Payroll Department, 320 East North Avenue,
 Pittsburgh, PA 15212-4756
 cr +BANK OF AMERICA, N.A., 3523 S. Lancaster Road, Dallas, TX 75216-5626
 cr +Ditech Financial LLC, P.O.Box 9013, Addison, TX 75001-9013
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 intp +University Of Pittsburgh Physicians, Attn: Human Resources Dept.,
 U.S. Steel Tower, Floor 56, 600 Grant Street, Pittsburgh, PA 15219-2702
 13284577 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 13284578 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
 13355052 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13284589 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13291010 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13284580 +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13284581 +Citizens Cc, 1000 Lafayette Blv, Bridgeport, CT 06604-4725
 13284579 +Citizens bank na, Po Box 6497, Sioux Falls, SD 57117-6497
 13284586 +Hsbc/bestbuy, Po Box 15519, Wilmington, DE 19850-5519
 13284587 +Hsbc/yamaha, 90 Christiana Rd, New Castle, DE 19720-3118
 13287178 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13284590 +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 13618665 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com Sep 23 2017 00:44:48 Ditech Financial LLC,
 PO BOX 6154, RAPID CITY, SD 57709-6154
 cr +E-mail/Text: bnc@bass-associates.com Sep 23 2017 00:44:35 HSBC Bank Nevada, N.A.,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 23 2017 00:53:59
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
 cr +E-mail/Text: bnc@bass-associates.com Sep 23 2017 00:44:36 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13495075 +E-mail/Text: bncmail@w-legal.com Sep 23 2017 00:45:38 Azurea I, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13395489 +E-mail/Text: bnc@bass-associates.com Sep 23 2017 00:44:35 Capital One, N.A.,
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13289510 E-mail/Text: mrdiscen@discover.com Sep 23 2017 00:44:37 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13284582 +E-mail/Text: mrdiscen@discover.com Sep 23 2017 00:44:37 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 14391503 E-mail/Text: bankruptcy.bnc@ditech.com Sep 23 2017 00:44:48
 Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 13341792 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 23 2017 00:45:55 Duquesne Light Company,
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13361219 E-mail/PDF: gecsedirecoverycorp.com Sep 23 2017 00:40:50 GE Capital Retail Bank,
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
 13620673 E-mail/Text: bankruptcy.bnc@ditech.com Sep 23 2017 00:44:48 Green Tree Servicing, LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 13284583 +E-mail/PDF: gecsedirecoverycorp.com Sep 23 2017 00:41:01 Gecrb/Levin Furniture,
 P.O. Box 965004, Orlando, FL 32896-5004
 13284584 +E-mail/PDF: gecsedirecoverycorp.com Sep 23 2017 00:40:51 Gecrb/Sams Club,
 P.O. Box 965004, Orlando, FL 32896-5004
 13284585 +E-mail/PDF: gecsedirecoverycorp.com Sep 23 2017 00:41:01 Gecrb/Shopnbc Plcc,
 P.O. Box 965004, Orlando, FL 32896-5004
 13288314 +E-mail/Text: bankruptcy@huntington.com Sep 23 2017 00:45:11 Huntington National Bank,
 P O Box 89424, Cleveland OH 44101-6424
 13284588 +E-mail/Text: bankruptcy@huntington.com Sep 23 2017 00:45:12 Huntington National Bank,
 Po Box 1558 Dept Eaw25, Columbus, OH 43216-1558
 13428876 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 23 2017 00:48:09
 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,
 Oklahoma City, OK 73126-9093
 13346088 +E-mail/Text: bncmail@w-legal.com Sep 23 2017 00:45:27 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13366004 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 23 2017 00:54:35
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
 13349758 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 23 2017 00:48:07
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 21

District/off: 0315-2

User: gamr
Form ID: pdf900

Page 2 of 2
Total Noticed: 40

Date Rcvd: Sep 22, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RBS Citizens
cr* +Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,
Oklahoma City, OK 73126-9093
13311764* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102)

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Daniel Mark Campbell on behalf of Creditor RBS Citizens dcampbell@hunton.com,
sklein@hunton.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
James E. Miscavage on behalf of Debtor Michelle Helen Recktoosh jamesmiscavage@gmail.com
Jared S. Roach on behalf of Creditor Ditech Financial LLC jroach@reedsmith.com,
bankruptcy-2628@ecf.pacerpro.com;slucas@reedsmith.com
Maura P. Nuno on behalf of Creditor Ditech Financial LLC mnuno@reedsmith.com
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10